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THE

Housing Problem

IN

the Towns.

By C. M. KNOWLES.

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The Housing Problem in the Towns.

BY C. M. KNOWLES.



WHEN the Commissioners appointed in 1884 to inquire into the Housing of the Working Classes issued their report they harrowed up our souls and froze our blood with tales of horror innumerable. If other Commissioners were to report in this, the opening year of the new century, there is grave reason to believe that the twin evils of insanitary dwellings and overcrowding would be found to have grown more formidable than ever; it would be piling Pelion on Ossa. Except for the Housing Act of 1890—a consolidating Act merely—the period which has elapsed since the Housing Commission reported has been, in regard to the housing problem, a period of legislative timorousness or downright indifference; and the local authorities have, with a few creditable exceptions, shown but little disposition to make the best use of the powers they possess. Meanwhile the cry for Room to Live grows louder and louder. To the inquirer it seems impossible to find a single town which does not include within its borders streets or areas of houses unfit for human habitation. The crowded tenement houses of Edinburgh show an appalling death rate among children under five years of age. In Newcastle-upon-Tyne 35 per cent. of the population is overcrowded; a short distance from the centre of the city's busy commercial life there may be found, says a local inquirer, "human beings occupying dens in which no Quaysider would stable his horse." In the slums of Leeds are houses where ashpits and sanitary conveniences of the most obnoxious and primitive kind are situated immediately under the bedrooms. The abominable system which passes for sanitary arrangements in whole areas of houses in Hull leads the Medical Officer to state that "there is in our midst an agent whose deadly influence is lowering the general vitality with disastrous results." The cellar dwellings of Stockport recently excited the astonishment of the judge on circuit. The Local Government Board has discovered that Dublin has a death rate of more than double that

of London or Glasgow, and the Medical Officer of Health includes among the causes of that high mortality the bad condition of so many of the dwellings of the working classes and the great density of population in certain localities. In London no human agency seems able to grapple with the problem. The Housing Committee of the London County Council recently reported that: "From deputations which had appeared before the Committee and resolutions sent by local authorities, it was apparent that overcrowding was even more excessive now than in 1891."

The Census Report for 1891 disclosed the fact that one-ninth of the population of England and Wales was living in an overcrowded condition. The Census Commissioners thus define overcrowding: "We may be tolerably certain that the rooms in tenements with less than five rooms will not in any but exceptional cases be of large size, and that ordinary tenements which have more than two occupants per room, bedrooms and sitting-rooms included, may safely be considered as unduly overcrowded." There were 481,653 tenements of fewer than five rooms, in each of which there were more than two inhabitants per room; that is to say, there were 481,653 tenements overcrowded according to the reasonable definition adopted above. In these overcrowded tenements lived 3,258,044 persons. The total population of England and Wales was returned as 29,002,525. Accordingly 11·23 per cent. of the total population lived amid overcrowded conditions.

The six great towns with the highest percentage of overcrowding were found by the Census Commissioners to be the following:—

| | Percentage of Population Overcrowded. |
|---------------------------|--|
| Gateshead | 40·78 |
| Newcastle-upon-Tyne | 35·08 |
| Sunderland | 32·85 |
| Plymouth | 26·27 |
| Halifax | 21·31 |
| Bradford | 20·61 |

The six great towns with the smallest amount of overcrowding were found to be as follows:—

| | Percentage of Population Overcrowded. |
|------------------|--|
| Preston | 4·13 |
| Nottingham | 3·62 |
| Croydon | 2·76 |
| Derby | 2·69 |
| Leicester | 2·22 |
| Portsmouth..... | 1·74 |

RESULTS OF OVERCROWDING.

Statistics and personal experience prove overcrowding to be one of the most prolific sources of evil, physical and moral. In the records of asylums, hospitals, workhouses, and prisons are writ large the fate of those who are the victims of the slums. Figures help us to appreciate the extent of the bodily ills; the moral evils are incalculable.

A High Death Rate.

The relationship that exists between overcrowding and the death rate is now clearly recognised. The greater the degree of overcrowding the higher the death rate. The following table from the 1894 Report of the Medical Officer of Health for London brings out very clearly this unhappy fact:—

| Proportion of Total Population living more than two persons in a room (in tenement of less than five rooms). | Death Rate per 1,000, "all causes." |
|--|---|
| Districts with under 10 per cent..... | 12·71 |
| " " 10 to 15 " | 15·68 |
| " " 15 to 20 " | 17·07 |
| " " 20 to 25 " | 18·09 |
| " " 25 to 30 " | 19·45 |
| " " 30 to 35 " | 20·83 |
| " " over 35 " | 21·85 |

The Medical Officer of Health for the parish of St. Luke, London, shows that while the average death rate for the Metropolis for the last five years has been 19·3, that for the parish of St. Luke was 28·44, while the rate for the area within the parish which is about to be cleared by the County Council under the Housing Act was 42·2. To infant life the slum is especially fatal. During the inquiry that preceded a slum clearance in Clerkenwell it was shown that the infant mortality in the condemned area was 447 per 1,000, as compared with 149 for the rest of the parish. Dr. John Tatham shows in the following table how excessive is the infant death rate in the old township of Manchester, the older and more crowded part of the city.

TABLE SHOWING THE NUMBERS OUT OF 100,000 OF EACH SEX BORN
WHO DIE AT AGES UNDER FIVE YEARS.

| | England and Wales, 1881-90. | Manchester Town- ship, 1881-90. |
|---------------|--------------------------------|------------------------------------|
| Males | 24,851 | 37,674 |
| Females | 21,676 | 33,677 |

Phthisis.

In our country consumption, or phthisis, is probably the disease most dreaded. It is now established that the disease is an infectious one, and if the community could be more generally made to recognise that where overcrowding is there consumption is also, the crusade against the slums would be carried on with a greater amount of energy. The following table from the Report of the Medical Officer of Health for London for 1898 shows how the phthisis death rate follows the order of overcrowding:—

PHTHISIS, 1894-98.

| Proportion of Total Population living more than two in a room (in tenements of less than five rooms). | Death Rate per 1,000 living. | | |
|---|------------------------------|-------|-------|
| | 1894. | 1896. | 1898. |
| Districts with under 10 per cent. | 1·07 | 1·07 | 1·10 |
| „ „ 10 to 15 „ | 1·38 | 1·46 | 1·43 |
| „ „ 15 to 20 „ | 1·57 | 1·61 | 1·61 |
| „ „ 20 to 25 „ | 1·81 | 1·67 | 1·80 |
| „ „ 25 to 30 „ | 2·11 | 2·06 | 2·07 |
| „ „ 30 to 35 „ | 2·26 | 2·13 | 2·42 |
| „ „ over 35 „ | 2·46 | 2·55 | 2·63 |

The consumption germ is the greatest scourge of our country. For every soldier who fell in South Africa during the first six months of the war two persons died from phthisis in London alone during a similar period. It is not a pest that is here to-day and gone to-morrow, it is always in our midst; and every consumptive patient is a possible source of infection. Until quite recently it baffled medical science; but the victim of phthisis is now no longer regarded as doomed. The remedy is to stuff the patient with food

and to make him live in the open air. Doctors look forward to a time when this fell disease shall be as rare as typhus is in our day; but the city where there is no consumption must be a city where there are no insanitary houses and no crowded slums.

Predisposition to Disease and Low Vitality.

But death statistics do not convey the whole truth as to loss of health consequent on overcrowding. It was the late Professor Huxley who pointed out that the effect of breathing the same air over and over again "tends to lower all kinds of vital energy and predisposes to disease." It is true that the poor have the habit of blocking up windows and stopping up ventilation wherever possible. The habit is a bad one, but it has a definite reason. Closeness produces warmth, and draughts chill the emaciated frames of those whose food is insufficient in quantity and inadequate in quality to support healthy existence. The reports of Medical Officers of Health and Sanitary Inspectors bear adequate witness to the truth of Professor Huxley's dictum. It is obvious, too, that overcrowding must facilitate the spread of infection. The chief Sanitary Inspector for Glasgow states that the two and one apartment houses in Glasgow contain three-fourths of the total population of the city. The ratio of infectious disease admitted to the hospitals from one-room tenements was 86 per 10,000 of the population, from two-roomed tenements it was 72 per 10,000, while the rate for the whole city was 50 per 10,000.

We have it on the authority of the Report of the Royal Commission that "upon the lowest average every workman or workwoman lost about twenty days in the year from simple exhaustion;" it is the result of breathing impure air. The same contributory cause is at work to produce the result thus described by Dr. Tatham: "The vitality of men at 57 in Manchester is about equal to that of men at 65 in England." The average man living in crowded Manchester grows old about eight years sooner than is warranted by statistics for the whole of the country.

The low vitality is notorious of those who dwell in single rooms in London in the manner described by the late Lord Shaftesbury to the Housing Commission: "If you go into these single rooms you may sometimes find two beds, but you will generally find one bed occupied by the whole family, in many of these cases consisting of father, mother, and son, or father and daughters, or brothers and sisters." Healthy minds and healthy bodies can no more grow up amid such conditions than figs can grow on thistles. To add to the discomfort of single-room existence offensive trades are frequently

carried on in the room where the family eats and sleeps. The matchbox makers often carry on their industry in their single-room tenements; and the smell of the paste added to the stuffiness which clings to the place like a dose of original sin makes life almost intolerable. Haddock curing is another malodorous trade carried on by the single-room dweller; and the Report of the Housing Commission refers to "the practice of costermongers storing in their rooms and under their beds their unsold stock."

Intemperance.

Is intemperance a cause or is it the effect of bad housing? The Housing Commission considered it to be both cause and effect, but chiefly cause. It is an old lesson that intemperance leads to destruction, but it is easy to see how alluring is the movement and glitter of the public-house to the man or woman condemned to occupy, with perhaps their family, a single dark room in a gloomy back street. One who recently took part in a discussion on the housing problem described how one night he and another came upon an artisan eagerly hugging a lamp post and imploring it not to move away lest he should fall. They got his address and took him home. On the way he was asked, "Why on earth do you get drunk like this?"

"Livin' in one room—wife and three kids—anywhere for a bit o' peace!" was the reply they made out.

That overcrowding and drunkenness are cause and effect was the guarded presumption of the Housing Commissioners. More recent investigations go to strengthen the presumption. Messrs. Rowntree and Sherwell, in their book "The Temperance Problem," point out that "of the six counties most remarkable for drunkenness in recent years, no less than four (viz., Northumberland, Durham, Pembrokeshire, and Cumberland) are also to be found in the six counties most remarkable for overcrowding; while the remaining two (viz., Lancashire and Glamorganshire) are also counties which contain a considerable proportion of densely crowded districts." The obvious moral is—that temperance reformers should also be housing reformers, but meanwhile let the temperance organisation endeavour to compete the public-house out of existence by providing rival institutions that will enable slum dwellers to turn their backs on their sordid home surroundings during their periods of respite from toil.

Ineffectiveness of Education.

It is but little profitable to discuss whether the slum dweller is the producer or the product of the slum. We do know, however,

that the child born into overcrowded surroundings is hopelessly handicapped at the very outset of life's struggle, that in the case of such a child the most perfect educational machinery in the world fails in its object. Insanitary home surroundings mean low vitality and bad health, and low vitality and bad health mean absence from school and weary brains incapable of absorbing school lessons. But, even if the teachers' efforts are not all in vain while the children are actually within the walls of the school-room, how can home lessons be done when all the family lives in one room, and how can the civilising influence of the teacher survive the sights and sounds and associations of the crowded slum? One is tempted to believe that the child has the best hope for the future who has manifested sufficient youthful wickedness to get sent to an Industrial School or a Reformatory, miles away from the evil surroundings amid which he first saw the light.

EXISTING LEGAL MACHINERY FOR DEALING WITH THE HOUSING PROBLEM.

The municipality that is properly appreciative of its duty to its citizens in the matter of housing needs to have at hand powers of four kinds by which it is enabled :

- (1) To prevent houses already erected from degenerating into an insanitary or overcrowded condition.
- (2) To control the erection of new buildings.
- (3) To clear away insanitary buildings and areas of buildings.
- (4) To provide housing accommodation when such accommodation is lacking.

The Public Health Acts aim at accomplishing the first of the above objects, the Building Acts the second, while the third and fourth are dependent upon the Housing Acts. Local bodies, therefore, possess powers that can be put into operation to these ends, but experience has proved them to be more or less cumbersome, inefficient, and obsolete, even in the rare instances where the municipal authority has made use of them to the utmost extent.

The Public Health Acts.

The Public Health Act of 1875 defines the powers of municipalities other than London. Metropolitan local authorities enjoy much more drastic powers under the Public Health (London) Act of 1891. The Borough Councils are the sanitary authorities for the enforcement of the provisions of the latter Act, but the County Council can act in default.

It is declared to be the duty of the local sanitary authorities to seek diligently for nuisances from time to time, such as overcrowding and improper sanitary arrangements. They can insist on the proper paving and drainage of yards; the effective drainage, adequate ventilation, and proper cleanliness of premises; the provision of adequate sanitary arrangements; the proper disposal of house refuse; and there are powers for compelling repairs. Underground dwellings are only permitted when certain strictly defined conditions are fulfilled.

The London Building Act.

London is also favoured above other municipalities inasmuch as it enjoys a special Building Act, secured in 1894 by the County Council after an historic struggle. The statute declares that "Whereas it will conduce to the public convenience that further provision should be made to secure a proper width and direction of streets, the sound construction of buildings, the diminution of danger arising from fire, the securing of more light, air, and space round buildings," therefore the County Council shall be invested with certain powers. The Council must sanction the formation of new streets, and may refuse to allow a less width than forty feet for carriage traffic, or twenty feet if for foot traffic only. New houses in a new street must have in the rear an open space of not less than 150 square feet. The height of buildings must be proportionate to the width of the road. Very narrow courts must be properly ventilated at the expense of the owner. Rules are laid down as to the construction and ventilation of new houses. Dwellings cannot be built upon low-lying land without the Council's consent. These and numerous other regulations make adequate provision that newly-built areas within the County of London shall be in little danger of degenerating into slum property.

The Housing Act.

The Housing Act of 1890 is the solitary legislative fruit of "one of the most powerful Royal Commissions ever chosen," a Commission which included the Prince of Wales, Cardinal Manning, Lord Salisbury, and Mr. Goschen among its members, and which had Sir Charles Dilke for its chairman. The Urban Sanitary Authority is the authority under the Act, except in London, where the duties under Parts I. and III. are imposed upon the County Council and those under Parts II. and III. on the Borough Councils.

Part I. of the Act is concerned with large unhealthy areas. When a Medical Officer of Health makes representations to the

local authority that within a certain area there are houses, courts, or alleys unfit for human habitation, or the narrowness and bad arrangement or bad condition of the streets and houses or groups of houses, or want of light, air, ventilation, or any other sanitary defects, are dangerous to the health of the inhabitants of the area or of neighbouring buildings, the local authority must consider the representations, and, if satisfied, proceed to make an improvement scheme. The scheme completed, the local authority must seek its confirmation by a Secretary of State if in London, by the Local Government Board if it relates to any other place. This confirming authority institutes a local inquiry, and, if satisfied, issues a Provisional Order, which must in turn be confirmed by an Act of Parliament. When the confirming Act is passed the local authority must purchase the land required (compulsorily, if necessary) and enter upon the scheme.

Part II. is put into operation when small unhealthy areas are concerned. It is the duty of the Medical Officer of Health to report to the local authority any dwelling-house unfit for human habitation. Such houses may be closed or demolished. Where it appears that buildings are in a bad sanitary state and prejudicial to health, and the site is too small to be dealt with under Part I., an improvement scheme may be prepared which only requires the sanction of the Local Government Board.

Part III. provides for the supply of housing accommodation irrespective of clearance schemes. Local authorities may contract for the purchase or lease of any lodging-house for the working classes, and they may acquire land compulsorily and erect thereon lodging-houses. Such lodging-houses may be separate houses or cottages, containing one or several tenements. The cottages may include a garden of not more than half an acre. An Act of 1900 allows local authorities to acquire land outside their own areas for the purposes of Part III. of the Housing Act.

Such is a summary of the various powers bearing on the Housing Problem placed in the hands of local authorities. How have the local authorities discharged their trust, and what further legislation is immediately necessary?

THE NEGLECT OF THE PUBLIC HEALTH ACTS.

“A bit of Sanitary Reform is a sacred duty, from which I dare no more turn away than from knocking down a murderer whom I saw killing a woman.”

These words of Charles Kingsley should be inscribed in letters of gold on the walls of the council chamber of every local authority in the British Islands. By criminally neglecting to enforce their powers under the Public Health Acts many of the local authorities

must be held responsible for the existence of dilapidated and overcrowded dwellings within their sphere of jurisdiction. So far as that aspect of the housing question is concerned which refers to the degeneration of houses into insanitary slums, it is not new law that is required so much as a fearless and energetic administration of existing Acts of Parliament.

The statement is made concerning the slums of Leeds that "in some of these houses the closets and ashpits are situated immediately under the bedrooms."* It is within the power of the sanitary authority of that city to adopt the Public Health Amendment Act of 1890. That Act declares, in Clause 24, that, "where any portion of a room extends immediately over any privy . . . or immediately over any cesspool, midden, or ashpit, that room, whether built before or after the adoption of this part of the Act, shall not be occupied as a dwelling place, sleeping place, or workshop." If the above statement is a true one, why has this Act not been adopted? If it has been adopted, why is it not enforced?

Gainsborough is engaged upon the belated task of overhauling its sanitary and building bye-laws. We are told that ventilation of yards and deficiency of light are to be looked to, while proceedings are to be taken to close houses unfit for human habitation. This outbreak of zeal, however, is but the outcome of strong criticisms passed upon the sanitary condition of the town by a Local Government Board Inspector.

The London County Council some time ago instituted a crusade against the Vestries that so grossly neglect their duties. The case of St. Pancras may be cited as a parish where dirty, dilapidated, and overcrowded houses were found to be very numerous, where house-to-house inspection was especially necessary, and where the Vestry appears to have utterly failed to carry out its duties under the Public Health Act. By the testimony of the Council's officials as well as of the Vestry's Medical Officer, the existing staff is quite inadequate for the proper inspection of the parish. The number of house-to-house inspections has actually been allowed to decrease in recent years. In 1891 the number of such inspections was 2,035. In 1898 it was 84! The Medical Officer of the district was asked: "In Dr. Hamer's report there is something about illegally occupied rooms. Do you know anything of these?" "I know streets of them," was the reply. And again: "In his report Dr. Hamer states that 'in St. Pancras no systematic attempt to maintain a reasonable standard of house accommodation, in so far as cleanliness and cubic space requirements are concerned, has hitherto

* The "Municipal Journal," April 20, 1900.

been made.' Have any steps been taken in this parish in this direction?" The reply was: "There are only 154 houses on the register. No systematic attempt has been made except as regards these houses." An inspector was asked: "If anybody was to tell you that St. Pancras was generally in a deplorably insanitary condition would it be correct?" "Yes, generally," was the answer.* When such lax administration is exhibited it is easy to see that things must inevitably go from bad to worse, and that this has happened in the parish under consideration the census conclusively proves. In 1891 the number of persons per house in St. Pancras was 9·6. In 1896 the number had increased to 10. In Somers Town the pressure has increased in a most striking manner. In 1881 the number of persons per house was 10·7, in 1891 it was 11·2, and in 1896 it had risen to 12·2.

In some cases the magistrates must bear some amount of the responsibility incurred through the maintenance of insanitary property. A Northampton Councillor recently mentioned cases where, although the Medical Officer had condemned houses as unfit for habitation, the magistrates declined to make closing orders.

The evil results of a policy of drift are terribly exemplified in parts of London, where failure to enforce the Public Health Act in the past has actually reduced the Act so far as it concerns overcrowding to a dead letter. Bethnal Green Vestry is one of those bodies which was transformed by the Local Government Act of 1894. New members have gone on the Vestry, members with a high sense of public duty. They have been fighting overcrowding and bad sanitation valiantly, but, like many other Vestries, they find the problem insoluble by reason of their predecessors' neglect. They have given the existing sanitary inspectors a free hand, and have appointed additional ones, but a leading *Guardian* declares that "if the Public Health Act was strictly enforced thousands of people in Bethnal Green would be without shelter of any kind;" and the chief sanitary inspector says frankly that "there is nothing but the streets or the workhouse for hundreds of families if the full letter of the law were carried out." In December, 1897, London was shocked by the account of a fire that had occurred in Dixie Street, Bethnal Green. (*Plate I.*) A mother and family of nine children occupying a tenement of two rooms were burned to death. Subsequent investigations revealed the fact that out of the 24 houses in the street 18 were illegally overcrowded. To turn them out would be cruel and ridiculous, for at the time not a house of the kind they could afford to pay for was vacant in Bethnal Green.

* Report of the Public Health Committee of the L.C.C., 6th July, 1899.

A further instance showing how useless it would be to turn into the street every person living in an overcrowded tenement is furnished by a recent report of St. Olave's District Board of Works, from which it appears that there were hundreds of applicants, including forty policeman, for a four-roomed house which recently became vacant in the district. In Bermondsey, again, the Vestry has ceased to take action in cases of overcrowding; they do not know where the people are to go.

Existing legislation, then, gives local authorities powers which enable them to do much to prevent the creation of slums; but in one or two directions fresh legislation is needed. In the first place the pressure in large towns is bringing about to a very marked degree the transformation of houses let hitherto to single families into tenement houses occupied by several families. Increased legal powers are necessary to ensure that houses so adapted shall be made suitable for their new functions. Separate sanitary, storage, and pantry accommodation should be supplied for each family, and to each should be given a separate water supply. In these houses such services are generally provided under a system of communism by no means healthy.

Again, London is the only county in which sanitary authorities are compelled to appoint certificated sanitary inspectors. Nowhere ought such an important office to be held by a person not shown to be competent.

A further suggestion is that every municipality should be endowed with powers similar to those bestowed by the London Buildings Act of 1894 upon the London County Council. The Public Health Act of 1875 should, moreover, be levelled up to the Public Health (London) Act of 1891.

WHAT THE INDIVIDUAL CITIZEN CAN DO.

In Belgium an Act of 1889 called into being committees which keep a watchful eye on the housing problem in that country. The duties imposed upon these bodies include giving aid in building, selling, or letting suitable dwelling accommodation to the working classes, and the investigation of the sanitary condition of dwellings. The committee draws the attention of the landlord to inadequacies in the water supply, defects in the drainage, or any other sanitary deficiencies, and if he does not effect the necessary improvement the authorities are informed and compulsion is applied.

Much that is done by the statutory committee in Belgium could be done by voluntary committees in England. The Housing of the Working Classes Act and the Public Health Acts place

considerable powers in the hands of individual citizens, and small private committees could do work of real benefit to the community by taking advantage of those powers. It is provided by the Housing Act, Part I., Section 5, that :—

If two or more Justices of the Peace acting within the district . . . or twelve or more persons liable to be rated to the local rate complain to him of the unhealthiness of any area within such district, it shall be the duty of the Medical Officer of Health forthwith to inspect such area.

Furthermore, if the Medical Officer fails to inspect or reports the area not unhealthy, the twelve or more ratepayers may by Section 16 appeal to the confirming authority.

Again, in Part II. of the same Act, Section 31, it is provided as follows :—

If in any district any four or more householders living in or near to any street complain in writing to the Medical Officer of Health of that district that any dwelling-house in or near that street is in a condition so dangerous or injurious to health as to be unfit for human habitation, he shall forthwith inspect the same and transmit to the local authority the said complaint, together with his opinion thereon.

Power to appeal to the Local Government Board is given to the four householders.

The Public Health Act, 1875, which applies to municipalities outside London, states in Section 93 that :—

Information of any nuisance under this Act . . . may be given to such local authority by any person aggrieved thereby, or by any two inhabitant householders of such district,

and the person responsible will be required to abate the same.

The Public Health (London) Act, 1891, sets forth that complaint concerning nuisances may be made “by any person.”

The Mansion House Council on the Dwellings of the Poor has shown how it is possible for unofficial citizens to make use of the above provisions of the Housing and Public Health Acts, to the advantage of the community. In 1898 the inspectors of the Council inquired into the sanitary condition of 4,990 houses. Remedies were secured in 1,666 cases, and 1,102 were still under consideration at the end of the year.

The Dudley Christian Social Union, founded in 1894, proceeded on similar lines. At first the members had to fight apathy and the relentless opposition of interested persons. They persisted, however, and before long the sanitary authority was roused to such a degree that the slum owners are said to have been compelled to requisition the services of every bricklayer and plumber in the town for many months.

The town does not exist where such a committee is not needed. A group of public-spirited men and women can do much to

improve the lot of their less fortunate fellow-citizens by taking steps to induce the local authorities to use their powers under the Housing Act; by insisting on the rigid enforcement of the Public Health Acts; by encouraging the poor to bring insanitary conditions under the notice of members of the committee, remembering that the poor will much more readily appeal to them than to the local authority; and by compelling public notice to the condition of poor property.

Above all, it is the duty of the plain citizen, when the local elections come round, to use his influence and cast his vote in favour of the candidate whose private interests will not be prejudiced by a rigid enforcement of the provisions of the law concerning insanitary and overcrowded dwellings. A local governing body which includes in its membership a number of small property owners is not generally enthusiastic in the work of serving notices and ordering proceedings in the terms of the Housing Act or the Public Health Acts. Licensing magistrates must not be interested in the preparation or sale of liquor; the electorate should impose a similar disability on those who administer the law concerning insanitary property, and exclude the slum owner, the jerry builder, *et hoc genus omne*.

The manner in which a conflict may arise between public duty and private interest was well brought out in a case which came before Mr. Justice Wright on February 4th, 1898. A widow lady, residing in West London, brought an action to recover damages for alleged injury arising from the defendants' neglect to carry out certain repairs at her house. Mr. Justice Wright, in delivering judgment, said it was clear from the evidence that the defendants employed as their agent a member of the Vestry, that his agent employed as his builder or contractor another member of the Vestry, and that the work of the builder was inspected on behalf of the Vestry by the son of the builder. He thought it was a reproach to the whole system of local government that such a state of things should be allowed to exist.

When the owners of poor property are strongly represented on the local sanitary authority, that Medical Officer of Health has the happiest time, and enjoys greatest security of tenure, who is least zealous in the discharge of his duties under the Public Health Acts. Local bodies are rightly jealous of undue interference on the part of the central authority. If, however, the local authority is of such a character that private interest takes precedence over public health, its members must not complain if the demand goes forth that their privileges shall be confiscated to the extent of the removal to the Local Government Board of the appointment and control of Medical Officers of Health.



DIXIE STREET, BETHNAL GREEN.



RICHMOND MUNICIPAL COTTAGES.



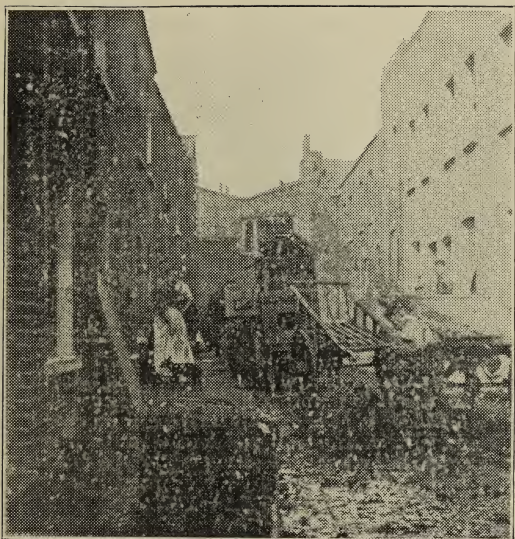
By Herbert Railton.

[Copyright.]

THE COUNCIL'S COTTAGES AT EAST GREENWICH.

[By permission of the "Daily Chronicle,"

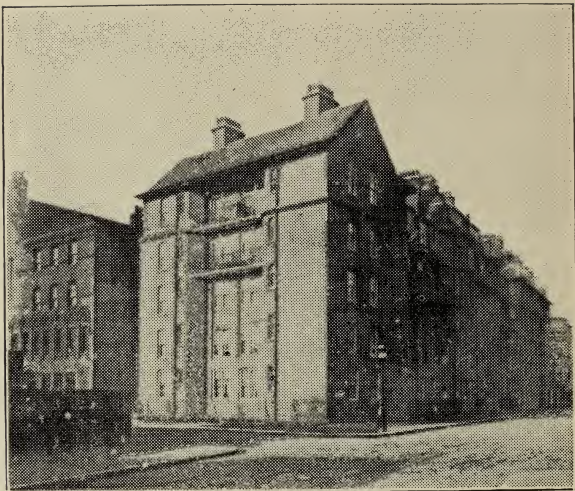
Plate 2.



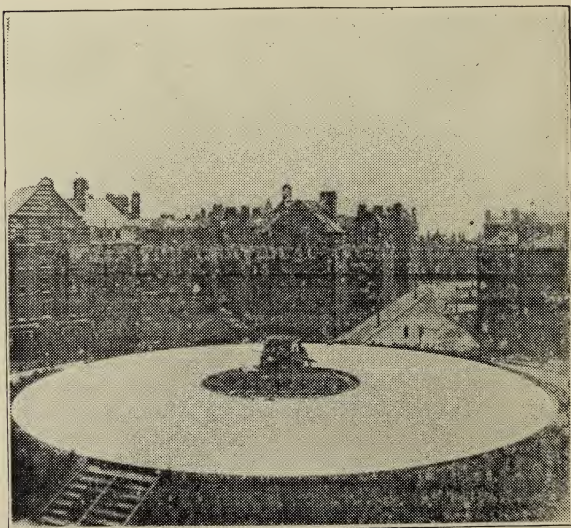
BOUNDARY STREET AREA, BETHNAL GREEN (THE OLD).



BOUNDARY STREET AREA, BETHNAL GREEN (THE OLD).



BOUNDARY STREET AREA, BETHNAL GREEN (THE NEW).



BOUNDARY STREET AREA, BETHNAL GREEN (THE NEW).

LOCAL AUTHORITIES AND THE HOUSING ACT.

Examination of the extent to which municipalities have availed themselves of their powers under the Housing Act reveals the fact that of the twenty-nine towns and cities in the United Kingdom with populations exceeding 100,000 eleven have not undertaken any Housing scheme. To describe in detail the experience of the remaining eighteen would be impossible. Happily, to do so is unnecessary, for typical instances can be selected to illustrate the work of all.

Municipal enterprise in this direction may be regarded in two aspects according as it is concerned with the erection of tenement blocks or the erection of cottages. The experience of the London County Council and Vestries affords perhaps the best available example of the erection of tenements on a large scale. To illustrate the simpler aspect of the problem it will be well to describe briefly the cottages erected by the Corporation of Richmond, in Surrey.

Richmond Municipal Dwellings.

Richmond is a town of some 27,000 people, of whom the typical section is made up of those who are willing to pay high rents for the privilege of living in so select a community, and who experience no great sense of comradeship with those of their fellow-citizens who toil for weekly wages. The workers accordingly were at no great advantage in the matter of dwelling accommodation when the Corporation decided in 1892 to use their powers under Part III. of the Housing Act.

The Corporation possessed a piece of land some $6\frac{1}{8}$ acres in extent, which had cost £700 an acre. A road 40ft. wide was driven through the middle, and cottages were built either side. The cottages are of three classes. In class A there are twenty-two seven-roomed dwellings for which a weekly rent of 7s. 6d. is charged. Class B (*Plate 2*) contains twenty-eight five-roomed cottages with a rent of 6s. per week. In class C there are six double tenements let at weekly rents of 5s. 6d. for four rooms and 4s. 6d. for three rooms. No application was considered from any person who did not live or work in Richmond. So numerous were the would-be tenants of the Corporation that the selection had to be made by ballot. The weekly wages of tenants vary between 18s. and 26s. The actual capital outlay was, in round figures:—

| | |
|-------------------------------|--------|
| | £ |
| Land | 1,950 |
| Roads and Sewers | 750 |
| Legal Charges, Plans, &c..... | 200 |
| Building | 12,850 |
| Total..... | 15,750 |

The accounts for the year ended 31st March, 1899, show a surplus of £3. 6s. 11d. on the year then closed, after paying interest on loan, contributions to sinking fund, and management and maintenance expenses.

A second scheme for the erection of seventy more cottages is now practically completed.

The Boundary Street Scheme.

The undertaking known in municipal history as the Boundary Street Scheme is the biggest thing yet accomplished under the Housing Acts. Ten years ago the Boundary Street area on the borders of Bethnal Green and Shoreditch was known as the blackest pit in London, the teeming haunt of crime and vice and disease, the despair of the officers of law and sanitation. It was an area made up of fifteen acres of tightly-packed small houses, and of those houses 91 per cent. were in a more or less advanced state of decay and dilapidation; only 9 per cent. were fit for human habitation. Many of them were built when Nelson was the national hero, and the names of his admirals were perpetuated when the streets were named. Since that time houses have been built over the backyards of the original dwellings. Apparently they have been damp ever since they were built, for the mortar used was of the kind known as billy-sweet, the characteristic of which is that it never dries. (*Plate 3.*) Moral and physical ruin awaited the children born in the region: one in four died before reaching the age of one year. Their parents were too often the workers of various sweated industries, or members of the vicious and criminal classes. In one street sixty-four ticket-of-leave men were found living at one time. Many of the tradesmen carried on a traffic in stolen property, and numberless burglaries were quietly and skilfully planned in the courts and alleys of Boundary Street. Of the 5,719 persons who lived in the area, 2,118 lived in 752 single-room tenements. It is accordingly no matter for surprise that the death rate of the area was over 40 per 1,000, while the rate for London generally was 18·8.

It was obvious that no amount of tinkering would meet the case of the Boundary Street area; and in 1890 the London County Council decided to proceed under Part I. of the Housing Act. The tangle of slums was to be swept utterly away, and a model colony of dwellings for the workers was to rise on the site. The work of demolition was commenced in 1891. In 1900 the Prince of Wales performed the opening ceremony of the completed Boundary Street scheme.

The plan of the area as it now exists reminds one of the map of Paris. In the centre is an open space whence radiate streets fifty feet in width, and thoughtfully planted with trees. (*Plate 4.*) There are twenty-three separate blocks of dwellings providing accommodation for 5,524 persons in 1,069 tenements varying in size from one to six rooms. The most numerous tenements are those consisting of two and three rooms; there are 541 of the former and 400 of the latter. Skilful designing has secured a period of sunlight some time during the day for the living-room of every tenement. The discomfort which washing day brings in a small tenement can be avoided, for there is a central laundry for the use of the tenants. There are also, in the same building, baths, and a couple of clubrooms. The Council believes that a stitch in time saves nine, and so it has established a workshop in the area for the immediate execution of repairs.

The earlier dwellings erected contained living-rooms with an approximate area of 144 square feet and bedrooms with 96 square feet. Later, however, the living-rooms were built with an area of 160 square feet, and the bedrooms with 110 square feet. The rents charged work out at an average of 2s. 10½d. per week per room.

When fixing rents the Council is governed by a Standing Order which provides that "after providing for all outgoings, interest, and sinking fund charges, there shall be no charge on the county rate in respect of the dwellings on such area or scheme." When considering the financial aspect of clearance and rehousing schemes, however, it is necessary to distinguish between the amount borne by the rates on account of the cost of clearing the area and the amount representing the cost of the buildings plus the value of the land for housing purposes, which is the basis for the calculation of rents. In the case of Boundary Street, the Council paid about £300,000 to acquire the area and the various interests comprised in the properties thereon. The cost of laying out the estate, with paving, sewers, &c., was about £50,000. The estimated value of the land for housing purposes is £63,000. The rates are, therefore, charged with £287,000 on account of clearing the area. The cost of the buildings was £267,597, and this, added to the £63,000 which represents the value of the land on which the dwellings stand, indicates the basis for the calculation of rents. In round numbers the total cost of the scheme has been £600,000, of which one half may be regarded as remunerative and the other half as unremunerative expenditure. £300,000 is the approximate sum that London has had to pay to rid itself of that physical and moral plague spot—the Boundary Street area.

Other L.C.C. Schemes.

Two other schemes for the improvement of insanitary areas are being carried out by the Council. A mass of dilapidated houses occupies the Clare Market area between the Strand and Drury Lane. (*Plate 5.*) Even on the brightest day the light of the sun is unable to reach many of the rooms. Not without difficulty the Council has removed the 3,172 persons who occupied the condemned property, and the process of demolition has commenced. In St. Pancras 1,095 persons have had to make way for a clearance scheme.

Beyond these three schemes the Council has decided to undertake four other schemes under Part I. of the Housing Act. In respect of areas in St. Luke, Southwark, Clerkenwell, and Poplar, the Council has resolved "that the areas are unhealthy areas within the meaning the said Act of Parliament, and that an improvement scheme ought to be made in respect of such areas." The St. Luke's area is closely packed with small houses which are almost destitute of yards, in the majority of cases without sufficient light and air space, and mostly in a very bad state of repair. Says a police sergeant who has been three years in the division to a *Daily News* representative: "I have hurried through certain courts, holding my nose and scarcely daring to breathe, and on emerging I have found on my helmet vermin that must have actually fallen from the houses." The condemned area in Clerkenwell is occupied by houses that are old and worn and arranged in courts and alleys that crowd very closely together. In some of the courts two people cannot conveniently walk abreast. The houses are known as the haunts of thieves, bullies, and loafers, and it was with satisfaction that the police heard the Council's decision "to clear out that little lot." The Southwark area is not so horrible, and the people, though terribly poor, are law-abiding and they struggle for cleanliness. But the area is insanitary and, moreover, is of such a character that it will when rebuilt accommodate double the number of people displaced. The dwellers in the small condemned area in Poplar resemble those of the Southwark rather than the St. Luke or Clerkenwell areas. The four schemes, which now await the sanction of the Home Office, will displace 3,739 persons, and provide accommodation for 4,406. It is estimated that the total cost for effecting the clearances alone will be £480,900.

Four schemes have been undertaken jointly by the Vestries and the Council under Part II. of the Act. They are comparatively small, the total number of persons displaced being only 1,831.

Happily Millbank Prison is no more; and the Council is, by erecting dwellings for the people on the site, helping forward the time when other prisons can be dispensed with. Seventeen blocks of tenements are planned, and together they will house 4,434 people, of whom 1,500 are those displaced by the Clare Market clearance. This scheme was undertaken in accordance with Part III. of the Housing Act, which permits local authorities to acquire land and build houses irrespective of any clearance scheme. Under this part of the Act also $38\frac{1}{2}$ acres of land have been acquired at Tooting whereon it is proposed to build cottages accommodating 11,000 people.

The Clerk of the Council thus summarises the efforts of London's central governing body in the direction of providing better housing accommodation for the workers within the area of the administrative county of London:—

In the clearance only of insanitary areas the Council is spending £1,114,800. For this sum 35 acres of old, dilapidated, and insanitary dwellings will be demolished, and 16,160 persons will be displaced. One thousand nine hundred and eight tenements, affording accommodation for 10,060 persons, are already completed and occupied. These buildings, including the value of the land, have cost a sum of £609,438. One thousand one hundred and ninety tenements, affording accommodation for 5,900 persons, are in course of construction, and the cost of these buildings, including the value of the land for housing purposes, will be not less than £327,040. In addition to these, plans are being prepared for 3,718 tenements. These will afford accommodation for 19,990 persons, and the total cost, again including the value of the land, is estimated at £1,008,799. It will thus be seen that the Council has provided and is providing accommodation in 6,816 tenements for 35,950 persons, at a total outlay of £1,945,277.

Taking early advantage of the Act of 1900 enabling it to acquire land outside its own area, the Council acquired 31 acres at Norbury upon which to erect 762 cottages. A further scheme is projected at Tottenham, where cottages are to be built for 40,000 people.

LESSONS OF MUNICIPAL HOUSING SCHEMES.

The Housing Act has been in existence for ten years, a period sufficiently long for the many defects of the statute to manifest themselves. The section of Part I. of the Act, for instance, which provides that "if the local authority erect any dwellings under this part of this Act, they shall, unless the confirming authority otherwise determine, sell and dispose of all such dwellings within ten years from the time of the completion thereof," should be deleted. It is undesirable to withdraw the supervision of the municipal authority over the dwellings, and financially the ratepayers would suffer heavily. The loss to the ratepayers of London which would result from the sale of the dwellings erected by the County Council is estimated at £237,000.

Then, again, it has been found that the people who become the tenants of municipal dwellings are not generally the people who went out of the dwellings that were demolished. An insanitary area is condemned, the tenants are turned out, the houses are pulled down, new dwellings rise on the site, but the original inhabitants are gone never to return, gone to swell the other overcrowded districts of the neighbourhood. Not 5 per cent. of the people dispossessed from the Boundary Street area returned to occupy the Council's dwellings, for the rents were too great for them to pay, and overcrowding became no longer possible. A family of, say, four persons can afford to pay 4s. 6d. for a single room, but 6s. for two rooms is too great a strain on slender resources, yet two rooms are necessary if overcrowding is not to be connived at. Local authorities are recognising the reasonableness of the demand that accommodation shall be provided for persons equal in number to those to be dispossessed before the process of demolition is commenced; but there is the further demand of the unhoused to be considered, that they shall have that accommodation at a rent no greater than that paid hitherto. Municipalities accept the principle that their tenants shall not be housed at the ratepayers' expense, and accordingly they have failed to meet this demand. If they would meet it they must, obviously, reduce the amount of annual expenditure to be met on account of municipal dwellings. How is this reduction to be brought about? It can be brought about by cheaper building, by regarding the land on which the building stands as an asset, and by extending the period for the repayment of the capital outlay on account of the scheme. The two last reforms are now generally accepted as necessary and need not be enlarged upon. Municipal dwellings will last more than a hundred years. Why should their cost be repaid in fifty or sixty years? Increase the period of repayment to a hundred years, and the annual contribution to the sinking fund will be proportionately reduced. Land is not a commodity that will perish. Why, then, repay the cost of the land? Exclude land from the scope of the sinking fund and there is a further reduction in the annual expenditure.

The municipal authority finds itself at a great disadvantage when it enters into competition with the private property owner, for the Local Government Board insists that the dwelling erected by the public authority shall be altogether of a more expensive type than that erected by the private builder. One is loth to depress the standard of building; it would be infinitely preferable to raise the standard of private building enterprise to that insisted upon in the case of municipal dwellings. The middle classes are by no means outside the scope of the housing problem, and the avidity

with which municipal dwellings are applied for by people able to pay rents in excess of those previously paid for the old houses on the site shows that there is a very real need for good middle-class dwelling accommodation. Moreover, the tendency must be for the poorer classes to move into the dwellings vacated by those moving into the better municipal tenements, but this general tendency towards a rise in the quality of housing accommodation cannot crystallise into actual fact until municipal enterprise in the matter of housing is undertaken on a much larger scale than at present. It is the very poor who are least able to defend themselves against the rack-renter and the slum owner, and it is they who have the first claim to the attention of the local authority.

In Liverpool the problem of housing the very poor has been attacked, and the attack has proved successful. The City Engineer set up as his ideal a dwelling erected by the municipality which could be let at one shilling per room per week without involving any charge upon the rates. A site in the most crowded part of Liverpool, the Scotland Ward, was cleared, and the land was valued at twelve shillings per yard, the market value. The Local Government Board were induced to relax their stringent regulations, and nothing was allowed to enter into the construction of the dwellings save what was absolutely necessary. There are sound brick walls and damp-proof floors, but there are no superfluous cupboards or adornments. The necessary stones were manufactured out of clinker from the refuse destructor, and the joists for the floors are old tramway rails. The houses are of three storeys, and most of them contain a two-roomed tenement on each floor. The rents actually work out at 2s. 6d. and 2s. 9d. a week for a tenement of two rooms and a scullery, and 3s. 6d. for the few tenements which contain three rooms and a scullery. A return of over 4 per cent. is anticipated. (*Plate 6.*) The experiment has demonstrated the possibility of municipal dwellings for the very poor. Ninety per cent. of the tenants of the Liverpool dwellings formerly inhabited insanitary property demolished by the Corporation, and many of them show welcome signs of an ambition to keep their tenements clean and even to decorate them.

It is only fair to point out that London is handicapped by difficulties from which Northern municipalities are free. The value of the land on which the Boundary Street dwellings stand is double that of the site occupied by the Liverpool dwellings. In London wages are higher, and bricks are dearer. The London Building Act imposes more stringent regulations than those in force elsewhere.

It is possible that the grievous lot of the very poor in our great towns may be alleviated by imposing upon them principles of

co-operative housekeeping. Let a block of cheap dwellings be built after the manner of those in Liverpool; let there be a central kitchen where the tenants can procure cheap and wholesome food, after the manner of Sir Thomas Lipton's Trust; it may also be possible to provide a hall, or a reading or club room. An experiment in this direction contains elements from which great results might not unreasonably be expected to follow.

SLUM OWNERS AND COMPENSATION.

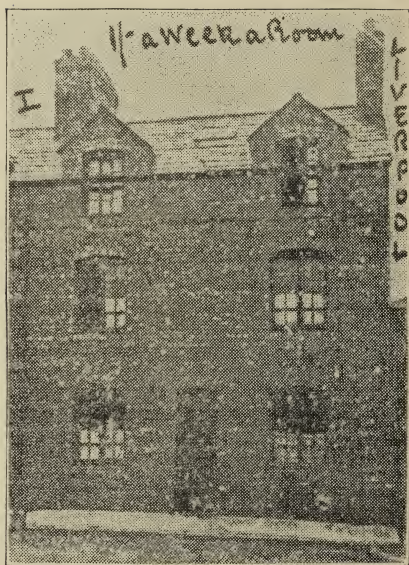
It remains to consider the circumstance which most of all discourages local authorities when they consider the abolition of insanitary areas; it is the exorbitant cost imposed by the provisions of the Housing Act upon the municipality when it undertakes a clearance scheme, cost which is in no degree diminished by the circumstance that urgent considerations of public health make such clearances absolutely necessary. It was mentioned during the Housing debate in the House of Commons on the 17th May, 1900, that the cost of clearing two acres of insanitary area in Manchester had been £2. 2s. 6d. and £4. 10s. per square yard; while in Birmingham the Corporation had bought 4,000 houses and rehoused 16,500 people at a cost of £1,650,000. Mr. Chamberlain told a Wolverhampton audience in 1883 that "their rates had been burdened by a loss which was estimated at £50,000, and that loss was due to the fact that they had had to pay an excessive price to the owners of the property which they had taken." In a paper read before the Sanitary Congress in 1899 by the late Superintending Architect to the London County Council it was stated:—

A return up to the end of the year 1898 of schemes completed and schemes to which the London County Council was then pledged shows that since 1876 the Metropolitan Board of Works and the Council had spent, or undertaken to spend, on improvement schemes, the sum of £2,835,227, and that the receipts, actual and estimated, from sales, with the estimated value of property in hand, would amount to no more than £668,860. This shows an estimated deficiency or loss of £2,166,367.

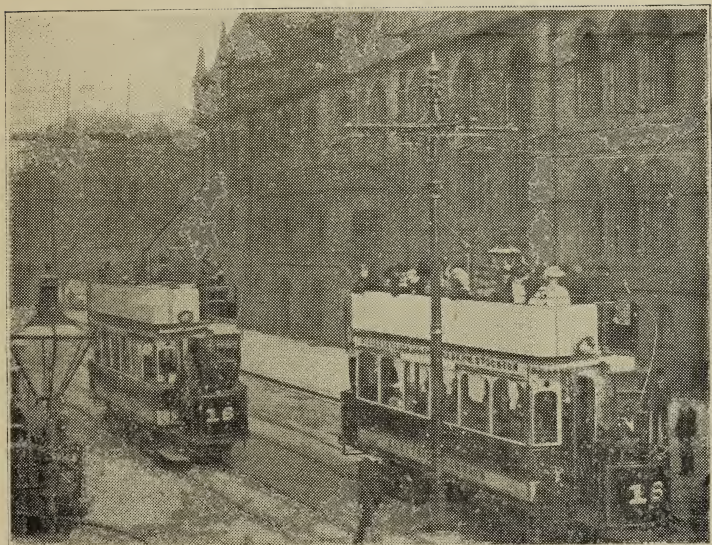
This excessive cost is due to the compensation clauses of the Housing Act, which enable an arbitrator to give commercial value for the land; in other words, while the local authority is under an obligation to erect working-class dwellings on the site, it has to pay for that site as if it were to be used for the erection of factories, warehouses, theatres, hotels, or other property of the highest value. Moreover, in the hands of the local authority a dense tangle of slums is transformed into a colony of healthy and substantial dwellings, intersected by wide thoroughfares. In determining rents only the cost of the land on which the dwelling actually stands is taken into account. The land not actually built upon represents a charge to the public funds, for which the only return is the transformation of a plague spot into a healthy area.



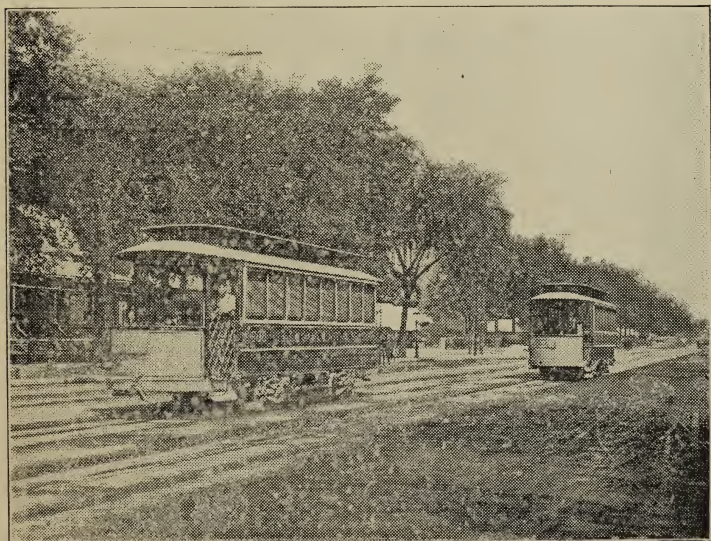
GRANBY PLACE, CLARE MARKET, STRAND.



LIVERPOOL DWELLINGS: 1s. A WEEK A ROOM.



OVERHEAD TROLLEY TRAMWAY AT MIDDLESBROUGH.



CONDUIT TRAMWAY AT NEW YORK.



EVILS OF THE LEASEHOLD SYSTEM.

It is impossible to avoid the conclusion that the leasehold system is responsible for much of the evil now under consideration. In the first place, the conditions under which insanitary property is acquired constitute a bounty on the manufacture of slums. It is not to the advantage of the freeholder to insist on the property on his land being kept in proper repair after a certain stage of deterioration has been reached, for it will become necessary for the local authority to buy the land at a price in excess of its value as a site for poor dwellings. Under the leasehold system it is often not possible for him to arrest the decay of the property built upon his land. Said the Prince of Wales when formally opening the Boundary Street buildings:—

I am the nominal owner of some property in Lambeth, but I have unfortunately no control over it, though the public think it is my own. At this moment, in fact, I am powerless, as a portion of the property is let on leases, on lives, and the other part under a special Act of Parliament which does not expire until 1909. I should gladly welcome any legislation which would give landlords back, under proper conditions, the power over their property with which they should never have parted, and which would enable me to see the tenants residing on my Lambeth property as happy, comfortable, and as well cared for as I am able to say they are in Norfolk.

In South Shields, again, there is property belonging to Durham University. The agents of the lessors insist on such onerous conditions for the renewal of leases that the lessees, unable to meet such conditions, extract the maximum revenue from the property until the expiry of their leases, and then let it fall into the hands of the lessors often in a slum condition. Everywhere where the leasehold system holds sway there is the danger that property will be allowed to fall into a state of decay during the latter years of the period of lease unless the leaseholder is properly bound by repairing clauses which are rigidly enforced by the freeholder. The conversion of copyhold tenure into freehold is compulsory at the desire of either the landlord or the tenant. The conversion of leasehold into freehold on similar terms would check in no small degree the manufacture of slums.

Wherever the responsibility may be for the creation of a slum area, it is obviously unjust that the community should bear the cost of transforming such an area into a sanitary state. If the butcher sells to his customers meat which is unfit for human consumption he may be fined £50, and the punishment is light. The man who purveys bad fruit or vegetables may be sent to prison for a well-merited six months. By what strange logic is the owner of a pestilential area given a rich pecuniary reward?

In mediæval times it was forbidden to build houses within a certain distance of the city walls lest enemies should throw down firebrands upon them. If houses were built on this forbidden space, and the city so endangered, the king had them demolished, and the compensation to the owner was of such a character that he would have preferred to dispense with it altogether. The present age has no stomach for such drastic methods of dealing with houses which may become a source, not of destruction by fire, perhaps, but of death by pestilence; but it would not be unreasonable to insist that when dwelling-houses have been certified unfit for human habitation the freeholder should have the power to re-enter into possession, there being imposed upon him the obligation to rebuild upon the site dwelling-houses for the working classes. In the event of the freeholder declining this obligation the local authority should be empowered to take possession of the property, paying only the market value of the land subject to the obligation to rehouse those to be dispossessed.

PRIVATE VERSUS PUBLIC BUILDING ENTERPRISE.

It will have become evident that there are two phases of the Housing Problem: first, the prevention and cure of insanitary and overcrowded dwellings; and second, the provision of adequate accommodation for a continuously growing population. The first must necessarily concern public authorities alone, but to expect public bodies to undertake the entire solution of the second part of the problem is to lean upon a broken reed. It has been seen that vigorous administration of existing law is necessary, rather than new legislation, for dealing with insanitary and overcrowded property, but, to provide adequate accommodation elsewhere for residents evicted from an overcrowded slum and to enable building to keep pace with population, existing powers need to be supplemented by new legislation approaching the heroic order, legislation that will facilitate private building enterprise as well as public.

The fear has often been expressed that disastrous economic effects are likely to result from the clash of public with private building enterprise. There would, perhaps, be some ground for the fear if there existed anything approaching a state of perfect competition in the supply of dwelling accommodation—if supply and demand were fairly well balanced. Notoriously this is not the case in our great towns. For very many years to come there must be an overwhelming demand for all the housing accommodation that public and private enterprise can provide.

In spite of a disposition to distrust 10 per cent. philanthropy it has to be recognised that private Companies and Trusts have done good service in housing the poor of our great towns. The Improved Industrial Dwellings Company, under the guiding influence of Sir Sydney Waterlow, has already provided for 30,000 people belonging to the working classes of London. The Guinness Trust already has some 9,000 of the poorer citizens of London and Dublin in its dwellings; no tenant is accepted whose weekly wage exceeds 25s. Co-operative Societies own 4,247 houses which they have built; they have built 3,709 which they have sold; and 16,082 houses have been built by members by means of advances made by the Societies. It is estimated that the Co-operative Wholesale Society has under its House Building Scheme advanced through its Banking Department some £60,000 to individual members through their own Societies, and, further, that it has advanced to various Societies no less a sum than £200,000 for the purpose of assisting those Societies to provide land and build houses for their members. Co-operative Societies have shown how pure food at fair prices can drive indifferent food at high prices out of the market. It would now seem fitting for them to make strenuous efforts to bring good houses, let at fair rents, into effective competition with the rack-rented, overcrowded, insanitary dens in which so many of the workers of the towns are forced to find a home.

THE HOUSING PROBLEM AND TAXATION REFORM.

When the statesman shall at length arise possessing the sympathy to appreciate the importance of the housing problem, and the courage and ability to deal with it, he will find it necessary to revolutionise the existing system of local taxation; he will have to establish peremptory measures securing that land required for building purposes shall not be denied, and he will have to provide greatly increased facilities for locomotion. Here must be considered the manner in which these great reforms are necessary factors in the solution of the problem forced upon us by the house famine in the towns.

Your Majesty's Commissioners must observe with reference to Lord Shaftesbury's Acts and to nearly every proposal for improving the dwellings of the working classes, as well as to other local improvements, that the present incidence of local taxation stands seriously in the way of all progress and reform.

So runs the emphatic declaration of the majority of the Housing Commission, and it stands as melancholy testimony of the proverbial uselessness of Royal Commissions that Parliament has made no attempt to readjust the incidence of local taxation. Local rates and the Housing Problem may seem at first sight to have as little

in common as sun spots and the state of trade. An ingenious philosopher has proved to his own satisfaction that some relationship exists between the latter; the relationship between the former is very intimate. The occupier finds the burden of the rates becoming heavier as time goes on. The poor of our great cities—nay, the middle classes as well—find it more and more difficult every year to secure adequate dwelling accommodation. There is a great scheme of taxation reform which will bring to the statesman who places it upon the statute book the fame of a Peel or a Gladstone; it is a reform that will simultaneously relieve the ratepayer and dissipate many of the troubles of the Great Unhoused; it is the taxation of land values.

What is the circumstance that gives to one acre of land a value of £200 and to another a value of £2,000,000? It is the presence or absence of an enterprising people whose affairs are administered by a public-spirited governing body. Suppose London, by reason of some caprice of nature, became as liable to earthquakes as the Philippine Islands, or that Manchester, by some process, became as pestiferous as the West Coast of Africa. The land on which these cities stand would not change, but its value would disappear with the industrious and enterprising population.

Says John Stuart Mill:—

The ordinary progress of a society which increases in wealth is at all times tending to augment the incomes of landlords, to give them both a greater amount and a greater proportion of the wealth of the community, independently of any trouble or outlay incurred by themselves. They grow richer, as it were, in their sleep, without working, risking, or economising. What claim have they, on the general principles of social justice, to this accession of riches? In what would they have been wronged if society had, from the beginning, reserved a right of taxing the spontaneous increase of rent to the highest amount required by financial exigencies?*

The Metropolitan Board of Works transforms a muddy foreshore into the Thames Embankment at a cost to the community of some two and a half millions of money. The value of the adjacent land goes up by leaps and bounds as a direct result. The Town Council of Manchester constructs a system of main drainage through a suburban district, and agricultural land worth possibly £200 per acre becomes “eligible building sites” sold at about £2,000 per acre. A factory is reared on the outskirts of a great town, land is needed for housing the workers, and again a landlord wakes up to find the value of his land has been multiplied in his sleep. It would be difficult indeed to show that the landlords would have been wronged if the community had commandeered

*“Political Economy” Book V., Ch. II.

part or all of the increase in the value of the land produced by the industry of its members or by the expenditure of money they have contributed in the form of rates!

The taxation of land values, otherwise a system of taxation according to benefits received from the results of taxation—that is to say, public improvements—has entered the field of practical politics. Bills for the Taxation of Land Values have been prepared by the Glasgow Corporation, the London County Council, and the Battersea Borough Council. The fundamental clauses of the Glasgow Bill, which show how the scheme could be put into operation, run thus:—

Every proprietor or reputed proprietor of any land or heritage in any burgh in Scotland shall, on or before the 15th June in each year, transmit to the assessor of the burgh in which such land or heritage is situated a written statement containing the following information:—

- (a) The number of square yards of ground contained in each separate or discontiguous piece of ground of which he is proprietor or reputed proprietor.
- (b) The annual value of each such piece of ground (hereinafter called “the land value”) calculated at the rate of 4 per cent. per annum upon the sum which such proprietor may fix as the price thereof as between a willing seller and a willing buyer, such land value being taken apart from the value of any buildings, erections, fixed machinery, or other heritable subjects, on or connected with such piece of ground.

The Town Council of every burgh in Scotland shall levy an assessment, to be called “the land value assessment,” upon the amount of the land values entered in the valuation roll for the burgh.

The land value assessment shall be imposed and levied at a rate not exceeding two shillings in the pound.

The effect on the Housing Problem of a scheme of taxation such as that proposed by the Glasgow Bill must be considered in four directions.

(1) The taxation of land values would facilitate clearance schemes under Parts I. and II. of the Housing Act.

It has been pointed out that local authorities are seriously handicapped in putting into operation those parts of the Housing Act which refer to the clearance of insanitary areas by reason of the heavy cost incurred. Any new source of revenue, therefore, which is calculated to lighten the burden of the occupying ratepayer would free the hands of local authorities in effecting improvements of an unremunerative character, clearance schemes included. The London County Council Valuer has estimated that the annual land values of the Metropolis amount to £15,096,620, and the estimate is a minimum one. A rate on such land values of only a shilling in the pound, half the maximum rate suggested in

the Glasgow Bill, would realise an annual revenue of £754,831. It would in one year pay for the cost to the rates of the Boundary Street Improvement Scheme nearly three times over.

(2) *The present system of rating penalises the improvement of property.*

Poor property in large towns has a low ratable value but a high income value. The competition for room to live has become so keen in the great towns that the poor are forced to crowd into whatever hovel will receive them. The house property owner is master of the situation. His is a business where the demand exceeds the supply; there is no need, accordingly, for him to compete for tenants. Only sheer benevolence or the order of the magistrate can induce him to spend money on the improvement of his property. The slum owner who carries out sanitary improvements will derive no additional income thereby; his houses are rack-rented already, and already they contain their maximum number of occupants. Now, not only would money so spent be a dead loss, it would result in an increased ratable value, and accordingly in an increased annual outlay on account of rates. Some will say that such increase of rates would be shifted on to the shoulders of the occupier by means of an increased rent, but a system of rating which either imposes the cost of improvement on the heavily-rented occupant of poor property or tends to penalise improvements by imposing the cost on the owner stands condemned without any preliminary discussion as to the incidence of rates. If the sum of the rates to be levied depended upon the value of the land alone, and not at all upon the value of the house, improvements in the latter would not be discouraged by the fear that such improvements, by increasing the value of the house, would increase the amount of rates levied thereon.

(3) *Vacant land needed for building purposes would by the imposition of rates thereon tend to be forced into the market.*

By imposing a rate on land values vacant land as well as that built upon would contribute to public expenditure. Vacant land within the boundary or on the outskirts of a town pays no rates, or only pays according to agricultural value. Yet such land must be regarded as capital which is constantly accumulating with the growth of the town. The owner chooses to keep it vacant until its value has reached a figure which will induce him to sell or let it for building purposes. Houses may be sorely needed; bricklayers, carpenters, plasterers, and slaters may be waiting to build them, but the land lies idle. It may be that it brings in no income, but it entails no expenditure, and the potential income daily increases. Probably it is mortgaged, for land is one of the best of securities,

and with the capital so procured the owner of the land secures income. Obviously to impose a tax on such land would be even more justifiable than the impost upon land which really produced no income. The owner who thus withholds land from its proper function sins against the ratepayers of the community, for he reaps the reward of the expenditure of public money but himself contributes not at all; he sins against those of his fellow-citizens who are mulcted in heavy rents for miserable abodes, for he refuses them sites for further dwelling accommodation, and no single householder in the community has reason to love him, for by refusing to increase the supply of land he maintains at a high level the value of that which is in use, and accordingly is responsible for high ground rents. Mr. Billson, M.P., has declared that if the unoccupied land in Halifax were rated in the same way as other property rates could be reduced 1s. 6d. in the pound. In Bradford, says Alderman Jowett, 4,512 acres out of a total area of 10,776 acres cannot yet be built upon, for it is being held for the rise. How can such land be made to fulfil its legitimate function? As a town gradually spreads itself over a larger and larger area how can it be ensured that the land needed will be forthcoming? By the simple process of imposing a tax on land according to its site value it would be forced into the market. Moreover, by increasing the supply of land the value of ground rents would tend to suffer some amount of decrease.

Again, municipalities that have resolved on utilising their powers under Part III. of the Housing Act and erecting dwellings irrespective of clearance schemes have generally been faced with a ring formed by the landowners. So soon as it is whispered abroad that the public authority is about to become a customer the land goes up in price in an astonishing manner. A rate on actual value would tend to prevent this strange and unnatural expansion. The owners would hesitate before putting up their own assessment. Indeed, such a rate seems the only method of breaking through the land monopoly and abolishing such a scandal as exists, for instance, in the case of Devonport, where the land is in the hands of one man, who, by hoarding it, has put upon it a fictitious value. The result is, to use the words of one of the local parliamentary representatives, "that three-fourths of the town is rotten and dilapidated, and there is more overcrowding than in any other town in Great Britain.*"

(4) *Building enterprise would be stimulated by such a readjustment of the basis of taxation as would impose a charge on land in proportion to its value.*

*Times' Parliamentary Report, May 18th, 1900.

To arrive at the ratable value of property under the present system of assessment the value of the building and of the site are taken together. Such a system operates in favour of the more expensive sites. The less valuable the site, the greater the proportion of taxation borne by the building, and the less the inducement to build. Examples will make this proposition clearer.

Mr. Verinder in the "Co-operative Annual" for 1900 quotes figures supplied by the Assistant Valuer to the London County Council setting forth the manner in which property of a gross annual value of £100 varies in different parts of London in regard to the relative values of the site and the building. It will be seen that the relative value of the site rises as the centre of London is approached. It will be well to select the case of a building in Central London and to compare it with one in an Outer Suburb. In each case the gross annual value is £100 and the ratable value £84.

| | Net Value of Land. | Net Value of Building. |
|----------------------|-----------------------|---------------------------|
| | £ s. d. | £ s. d. |
| Central London | 70 14 0 | 12 14 0 |
| Outer Suburb | 15 18 0 | 67 10 0 |

Let the rates in each case be 5s. in the pound. Each property will pay £21 per annum in rates. But in the first case the building bears only 15 per cent. of the rate, whereas in the second it bears as much as 80 per cent.

The two properties pay between them £42 in rates. The following table shows how this sum is apportioned between them under the present system of assessment, how it would be apportioned between them if rates were levied according to site value alone, and how it would stand if a rate of 2s. in the pound were levied on the site value, the rest of the rates being raised according to the existing system:—

| | Rates Paid when Basis of Assessment is Building plus Site. | Rates Paid when Levied on Site Value alone. | Rates Paid when a Levy of 2s. in the pound is made on Site Value. |
|----------------------|--|---|--|
| | £ s. d. | £ s. d. | £ s. d. |
| Central London | 21 0 0 | 34 5 0 | 23 15 0 |
| Outer Suburb | 21 0 0 | 7 15 0 | 18 5 0 |

Taxation on this new basis would alleviate the burden on property built on sites where land is cheap: the outskirts of towns would benefit at the expense of the centre.

A member of a firm of estate agents and surveyors presented to the Local Taxation Commissioners a memorandum wherein it was pointed out that a person taking for investment a plot of land on which to build a house would estimate—

- (1) The Ground Rent ;
- (2) Interest on Capital Outlay ;
- (3) Rates and Taxes payable in respect of occupation.

The building will not be erected until it will yield a rent sufficient to cover these items of expenditure. Obviously the less the charge on account of rates the sooner will the house be erected.

The taxation of land values, then, would stimulate building enterprise where land is cheap. But what of working-class dwellings where land is dear? It must be remembered that one of the avowed objects of the taxation of site values is to compel land to be used to the best advantage—in other words, valuable land must carry property of high ratable value. The cost of land is rendering more and more difficult the erection of working-class dwellings in the central districts of our great towns; one can hardly avoid the conclusion that if such land were rated according to its value the building of working-class dwellings thereon would be rendered impossible without heavy pecuniary loss unless the owner actually bore all the impost on the land. The workers would, perhaps, be driven to reside on the outskirts of the towns. It were better so; and the demand for increased locomotion facilities would stimulate enterprise in that direction.

To discuss the incidence of the proposed tax is impossible in this place. It would be to wander in the mazes of a question that still incites economists to bludgeon each other with unexampled ferocity. Certain it is, however, that no set of circumstances would hold good universally. How the matter would work out in the main experience alone can show. Even, however, if the whole of the proposed rate on land were shifted to the shoulders of the occupier, the tenant of property on the cheaper land would benefit at the expense of him who dwelt where land was dear; and the question of incidence is not an important factor in the problem when the discussion concerns the manner in which the present basis of assessment penalises improvements, the forcing of vacant land into the market, or the encouragement of building enterprise on the cheap land at the outskirts of the towns.

THE NEED FOR INCREASED LOCOMOTION FACILITIES.

There is no Morrison's Pill for the particular social malady now under discussion. Improvement must be looked for after a treatment that is varied, but to discuss remedies without recognising the importance of increased facilities for locomotion would be like endeavouring to open up the Soudan without constructing a railway.

The Housing Committee of the London County Council reported in 1898 as follows:—

In strong contrast to the cessation of building of workmen's dwellings in Central London was the very remarkable increase in the number of cottage dwellings outside the county, especially along the Great Eastern Railway, where, owing to low fares and a good train service, many thousands of cottages had been erected. . . . There were vacant sites much nearer to the centre, but to which access was difficult for workmen, owing to high railway fares and a slow tramway service. If the Council were to build there there would be no relief until proper means of cheap and rapid transit were supplied.

Again, the scheme proposed by the Manchester Corporation for building workmen's dwellings at Blackley will succeed or fail according as communication with the centre is convenient or difficult.

It is to America that we must go if we would see electric traction most fully developed, and the way in which it can revolutionise manners and customs. Towns and villages are linked together by a network of tram lines; the towns are relieved of their congestion of population, and the villages no longer suffer from the isolation which drives people to the crowded centre. Around Brooklyn are numerous pleasure resorts, residential towns, and villages. The whole area forms one extended community, the tram lines which link it together making the map look not unlike a spider's web. (*Plate 7.*) Moreover, the Americans have long discovered a fact of which many tram and railway companies in our own country remain oblivious, that the more frequent and convenient the service and the more comfortable the cars the greater is the profit earned. The American parlour car is a sort of drawing-room on wheels.

Tardily we are following in the footsteps of America. A Bill has passed a House of Commons Committee providing for the construction of sixty-seven miles of tramways to link up villages and townships with Liverpool and Manchester. Soon, too, Richmond and Twickenham will be linked to Kensington.

It is necessary, also, to ensure that the railway companies shall do their share towards the solution of the Housing Problem. By the Cheap Trains Act of 1883 all railway fares not exceeding a penny a mile are exempt from passenger duty, and fares exceeding

that rate for journeys between stations in the urban districts pay a duty of 2 per cent. only, instead of the ordinary 5 per cent. These concessions to the railway companies were made under certain conditions which are set forth in Section 3 of the Act, and include the provision of proper and sufficient workmen's trains "for workmen going to and returning from their work, at such fares and at such times between six o'clock in the evening and eight o'clock in the morning as appear to the Board of Trade to be reasonable." On complaint being made that accommodation is deficient the Board of Trade may "order an inquiry to give the inhabitants of a district full opportunity of showing the necessity for a specific train or trains." The obligation of the companies is in no wise diminished if perchance the trains are run at a loss, for, when delivering judgment in a case recently brought before the Railway and Canal Commissioners, Lord Cobham pointed out "that the remission of a large part of the passenger duty was meant to meet this very contingency."*

THE QUESTION OF THE LAND.

If it could be guaranteed that suitable means of communication would follow the erection of houses private building enterprise in the outskirts of the towns would receive a wholesome stimulus. Moreover, to take people away from the centre is to enable them to live in a self-contained cottage. To leave them in a busy area is to condemn them to the block dwelling. The *impasse* to which local authorities in great cities have been reduced makes such a guarantee doubly necessary. The continuous rise in the price of city land is making it more and more difficult to erect artisans' dwellings in central districts without involving a charge on the rates. If local authorities are to build at all they must build where land is cheap.

When municipalities are able to house their people amid rural surroundings financial difficulties cease from troubling. At a conference held in Manchester during 1900 it was pointed out that a block of five-storeyed tenements in Oldham Road built by the Corporation had cost £100 per room, while cottages erected by the same authority at Miles Platting had cost only £55 per room. It has been calculated that land in Central London is three times too costly to be used for housing purposes. In this connection the precedent established by Glasgow is worthy of much consideration. The Corporation, in effecting improvements, found itself possessed

* The London Reform Union and the Great Eastern Railway Company in the matter of an inquiry under the Cheap Trains Act, 1883, in the Court of the Railway and Canal Commission, 1899.

of poor dwellings and valuable land. Shops and warehouses were erected on such sites, and substantial rents accrued to the Corporation, with which they were enabled to purchase cheaper sites elsewhere for the erection of dwellings for the working people. The experience of Glasgow suggests to the mind an ideal state of things, according to which local authorities would erect and let highly-rented property, and house the poor out of the profits thus derived.

When an enterprising local authority has exerted itself to develop locomotion facilities it is exasperating beyond measure to discover that the result of such efforts has been to send up rents along the line of route, and to increase the value of land which may be required by the municipality for operations under Part III. of the Housing Act. The Great Eastern Railway institutes an all-night service of trains, and we are told that "rents are being put up everywhere in Walthamstow." Glasgow extends its tramway system, and the same result is disclosed. The property owner, accordingly, has called check to the local authority. What is the latter's next move? Apparently to secure powers enabling it to acquire land at the value such land represented before the flow of population set in its direction. What powers are necessary to that end? The local authority should be able to call for the valuation, at any moment, of the belt of land, the width of which need not here be discussed, surrounding the bricks and mortar under its control, and at any time within the subsequent quarter or half century that authority should have power to purchase any of such land as may be vacant at the price fixed by such valuation. Such powers would enable the local authority to build on land purchased at a cheap rate; it would enter into competition with surrounding property owners, and the tendency would be to keep down rents throughout the district.

It is in the direction of rural land reform that we must look if we would find means for the prevention as well as the cure of the housing difficulty, for it is land reform alone that can check the drift to the towns. There is as yet no sign of a return to the state of things to which Goldsmith looked so longingly back:

A time there was, ere England's griefs began,
When every rood of ground maintained its man.

The Census Report of 1891 for England and Wales showed that "the thirteen registration counties in which populations declined were all agricultural counties." The Scotch Census returns demonstrated the unwelcome fact that "the inhabitants of the rural districts were still falling in numbers, and then more rapidly than was indicated at the enumeration of 1881."

The result of this rural depopulation is made manifest in the following figures, which refer to some of those commodities for the production of which our country is eminently fitted:—

TABLE SHOWING THE QUANTITY AND VALUE OF CERTAIN FOOD PRODUCTS IMPORTED INTO THE UNITED KINGDOM IN 1898.

| Food Product. | Quantity. | Value. |
|---------------------|-------------------|------------|
| | | £ |
| Butter | 3,209,153 cwts. | 15,961,783 |
| Cheese | 2,339,452 „ | 4,970,242 |
| Milk and Cream..... | 10,691 „ | 11,293 |
| Potatoes | 6,751,728 „ | 1,913,912 |
| Apples | 3,458,716 bushels | 1,108,056 |

One of the most important of the conditions that produce a Housing Problem will disappear when a wise Legislature shall put the tools back into the hands of the husbandman, and, teaching him the benefits of organisation, and providing him with adequate transport, shall enable him to secure for himself a considerable share of the millions of pounds that now find their way into the pockets of his rivals across the seas.

CONCLUSION.

The Housing Problem has so many ramifications, and it bears so many different aspects in different situations, that it cannot be solved by any single measure of heroic legislation. Indeed, it is a problem which legislation alone can never hope to solve. There must be fostered in the people themselves that desire for healthier surroundings and that aspiration towards a higher standard of life without which all the efforts of law makers must come to naught. But legislation is needed, and legislation which shall recall the heroic days of Peel and Shaftesbury and Gladstone. The forty millions of people that make up the population of the British Islands are organised into a society so complex in its character, and so delicate in its poise, that statesmen stand aghast at the unlooked-for issues which may arise and the disasters which may appear in unexpected directions by reason of misdirected or ill-conceived legislative effort. This new order of things makes the student the necessary ally of the active politician, and the patient investigator the indispensable scout of the Legislature. When those whose destiny it is to direct the nation's affairs have learned to use the knowledge laboriously collected by the investigator and patiently sifted by the student the salvation of the unhoused, the badly housed, and the overcrowded will be in sight.



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